

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	David Armes, et al.	Docket No.:	60655.4100
Serial No.:	10/728,279	Examiner:	Mary Da Zhi Wang Cheung
Filed:	December 04, 2003	Group Art Unit:	3694
Title:	SYSTEM AND METHOD FOR SELECTION OF PAYMENT SYSTEMS FROM A PAYMENT SYSTEM DIRECTORY TO PROCESS A TRANSACTION	Confirmation No.:	7128

REPLY

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated September 27, 2010, of which this Reply is filed within three months, please amend the above-identified application as follows:

Listing of the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.